



PATENT  
Docket No.: 09163-20801

AF  
BP

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : KINNEY et al.  
Serial No. : 09/901,553 Group Art Unit : 3628  
Filed : July 6, 2001 Examiner : Liversedge  
For : **METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN A  
MEMBER EXCHANGE**

**AMENDMENT AND REQUEST FOR RECONSIDERATION**  
**(37 C.F.R. § 1.116)**

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Sir:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action (Final Rejection) dated December 18, 2006 set to expire on March 18, 2007.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

OK TO ENTER  
J. Zly  
3/26/2007